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B1 (Official Fo	orm 1)(1/(	08)				oannon		.go <u> </u>					
			United No			ruptcy of Illino					Vol	untary	Petition
Name of Deb <b>Moore, R</b> i	*	ividual, ent	er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Nan (include marri	nes used b ied, maide	y the Debto n, and trade	or in the last e names):	8 years					used by the , maiden, and			3 years	
Last four digit (if more than on xxx-xx-97	ne, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	ITIN) No./	Complete E	IN Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Address 750 McAr Dolton, IL	rthur	r (No. and	Street, City,	and State)	:	ZID C. I		Address of	f Joint Debtor	r (No. and St	reet, City, a	nd State):	ZID C. I
					Г	ZIP Code <b>60419</b>							ZIP Code
County of Residence or of the Principal Place of Business:  Cook				Count	County of Residence or of the Principal Place of Business:								
Mailing Addre	Mailing Address of Debtor (if different from street address):				Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):			
					_	ZIP Code							ZIP Code
Location of Pr (if different fro				r			<b>!</b>						
		Debtor			Nature	of Business	1		Chapter	r of Bankruj	ptcy Code	Under Whi	ch
Check one box			s defined	Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	of □ C	hapter 15 P a Foreign hapter 15 P	one box) etition for R Main Procee etition for R Nonmain Pr	eding Recognition				
Other (If do				Oth							e of Debts		
	check this box and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiunder Title 26 of the United S Code (the Internal Revenue Code)				e) anization d States	defined	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	onsumer debts § 101(8) as idual primarily	for		s are primarily ess debts.		
		U	ee (Check o	ne box)				one box:		Chapter 11		11 11 0 0 1	101(517)
<ul> <li>■ Full Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>□ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Check	Debtor is a if: Debtor's a to insider all applica A plan is Acceptant	aggregate noi s or affiliates)	ncontingent l are less that with this petition were solici	or as define iquidated dn \$2,190,00 con.	d in 11 U.S. ebts (exclude) 0.	ing debts owed			
☐ Debtor est ☐ Debtor est	Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.					es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY		
Estimated Nur  1- 49	mber of Co 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Ass  \$0 to \$50,000	sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Lial	bilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Moore, Richard (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Nicole G. Lawson October 29, 2009 Signature of Attorney for Debtor(s) (Date) Nicole G. Lawson #6239473 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

## B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Richard Moore

Signature of Debtor Richard Moore

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 29, 2009

Date

### Signature of Attorney\*

### X /s/ Nicole G. Lawson

Signature of Attorney for Debtor(s)

#### Nicole G. Lawson #6239473

Printed Name of Attorney for Debtor(s)

### The Lawson Law Group, Inc.

Firm Name

1633 S. Michigan Ave. Chicago, IL 60616

Address

### Email: info@lawsonlawgroup.com

312-291-4100 Fax: 312-294-4104

Telephone Number

#### October 29, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Moore, Richard

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#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Richard Moore		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Richard Moore
Richard Moore
Date: October 29, 2009

or

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Moore		Case No		
-		Debtor	-,		
			Chapter	7	
			• -		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	136,000.00		
B - Personal Property	Yes	3	67,175.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		153,298.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		129,984.68	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,159.51
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,234.60
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	203,175.00		
			Total Liabilities	283,282.68	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Moore		Case No.		
		Debtor	,		
			Chapter	7	
			•		

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	91,016.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	91,016.00

### State the following:

Average Income (from Schedule I, Line 16)	1,159.51
Average Expenses (from Schedule J, Line 18)	5,234.60
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,246.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		17,298.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		129,984.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		147,282.68

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B6A (Official Form 6A) (12/07)

In re	Richard Moore	Case No	
•		Debtor	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

m residence at 750 McArthur, Dolton, IL 4/2005 for \$162K	Fee simple	-	136,000.00	136,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 136,000.00 (Total of this page)

136,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Richard Moore	Case No.	
		Dohton,	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Washi	ngton Mutual Checking/Savings	-	525.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnis	hings	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota of this page)	al > 3,025.00

**2** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Richard Moore			Case No	
			Debtor		
		SCHEDULE	B - PERSONAL PROPE (Continuation Sheet)	CRTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	AT&T 401k		-	60,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	bonds		-	700.00
6.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot (Total of this page)	al > <b>60,700.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Richard Moore	Case No	Case No.
-		Debtor ,	Debtor ,

#### Dec

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	996 Chevy Camaro - Z28	-	3,450.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >
(Total of this page)
Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

3,450.00

67,175.00

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**B6C** (Official Form 6C) (12/07)

In re	Richard Moore		Case No.	
_		Debtor	_,	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property single fam residence at 750 McArthur, Dolton, IL purchase 4/2005 for \$162K	735 ILCS 5/12-901	15,000.00	136,000.00
Checking, Savings, or Other Financial Accounts, C Washington Mutual Checking/Savings	Certificates of Deposit 735 ILCS 5/12-1001(b)	525.00	525.00
<u>Household Goods and Furnishings</u> Furnishings	735 ILCS 5/12-1001(b)	1,725.00	2,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of AT&T 401k	or Profit Sharing Plans 735 ILCS 5/12-704	60,000.00	60,000.00
Government & Corporate Bonds, Other Negotiable bonds	<u>&amp; Non-negotiable Inst.</u> 735 ILCS 5/12-1001(b)	700.00	700.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Chevy Camaro - Z28	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,050.00	3,450.00

Total: 81,900.00 203,175.00

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B6D (Official Form 6D) (12/07)

In re	Richard Moore	Case No.
		· · · · · · · · · · · · · · · · · · ·
		Debtor

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2002612021			Opened 1/06/01 Last Active 3/24/09		A T E D			
Citimortgage Po Box 9438 Gaithersburg, MD 20898		_	ConventionalRealEstateMortgage 750 McArthur Ct, Dolton, IL					
			V-lu- (*)				450 000 00	47.000.00
Account No.	╁		Value \$ 136,000.00	$\vdash \vdash$		${\mathbb H}$	153,298.00	17,298.00
Account 10.	ł							
	_		Value \$	Ц		Ц		
Account No.	ł							
			Value \$					
Account No.				П		П		
			Value \$	$\mid \cdot \mid$				
				ubte	ota	$\frac{\square}{1}$		
continuation sheets attached			(Total of the			- 1	153,298.00	17,298.00
			(Report on Summary of Sc		ota ule		153,298.00	17,298.00

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B6E (Official Form 6E) (12/07)

•				
In re	Richard Moore		Case No.	
-		Debtor	.,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Richard Moore	Case No.
_		Debtor ,

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) child support Account No. \$900 per month **Bobbie Chambers** 0.00 9653 S Claremont Chicago, IL 60643 0.00 0.00 child support Account No. \$379.16 monthly Ijnanya Williams 0.00 unknown 0.00 0.00 Account No. 7D5267 Opened 5/10/08 Last Active 4/06/09 ChildSupport Ildptpubaid 0.00 509 S. 6th Street Springfield, IL 62701 0.00 0.00 child support Account No. \$1083.33 monthly Jalen Tucker 0.00 unknown 0.00 0.00 Account No. child support \$480 per month **Kasandra Hunt** 0.00 unknown

Sheet 1 of 2 continuation sheets attached to

Schedule of Creditors Holding Unsecured Priority Claims

0.00

0.00

0.00

0.00

0.00

Subtotal

(Total of this page)

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B6E (Official Form 6E) (12/07) - Cont.

In re	Richard Moore	Case No
-		Debtor

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) child support Account No. \$800 per month LeRhonda Bean 0.00 3745 W. 137th St Robbins, IL 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00

(Report on Summary of Schedules)

0.00

0.00

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B6F (Official Form 6F) (12/07)

In re	Richard Moore	Case No
		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

(See instructions above.)    C	Check this box if debtor has no creditors holding unsecure	ea c	lain	ns to report on this Schedule F.				
Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222  Account No. D2131196N1  Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222  Account No. 2017635  Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account No. A002454068-0  ACL P.O.BOX 27901 West Allis, WI 53227  Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account No. A002454068-0  ACL P.O.BOX 27901 West Allis, WI 53227  Subtotal  260 61	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEZ		IF	AMOUNT OF CLAIM
Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222	Account No. <b>D2075709N1</b>				] <del> </del>	T E		
Account No. D2131196N1  Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222  Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account No. A002454068-0  ACL P.O.BOX 27901 West Allis, WI 53227  Account No. Subtotal  Subtotal  260.61	3031 N 114th St		-	CollectionAttorney Act Inc.		D		43.00
Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222	Account No. <b>D2131196N1</b>	-		Onened 8/01/08	+			40.00
Account No. 2017635  Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account No. A002454068-0  ACL P.O.BOX 27901 P.O.BOX 27901 West Allis, WI 53227  Account No. Subtotal 260.61	Account Recovery Servi 3031 N 114th St		-					40.00
Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222  Account No. A002454068-0  ACL P.O.BOX 27901 West Allis, WI 53227  10 continuation sheets attached  Subtotal  260.61	A	L		101 100 100	_			43.00
ACL P.O.BOX 27901 West Allis, WI 53227  10 continuation sheets attached  Subtotal  260.61	Account Recovery Service, Inc 3031 N 114th St		-	ACL INC. PC				42.91
P.O.BOX 27901 West Allis, WI 53227  10 continuation sheets attached  Subtotal  260.61	Account No. A002454068-0							
10 continuation sheets attached 260.61	P.O.BOX 27901		-					131.70
(Total of this page)								260.61

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIGUIDATED CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 157362039 ADT Security Services, Inc. 239.97 Account No. 1000444129 Advocate Health Centers, INC. 21014 Network Place Chicago, IL 60673-1210 190.00 Quest Diagnostics Account No. 90152739811 **AMCA** 2269 S. Saw Mill River Road **Building 3** Elmsford, NY 10523 105.00 Opened 3/27/01 Last Active 9/24/07 Account No. 111338459019375723 CreditCard Amex P.O. Box 981537 El Paso, TX 79998 0.00 Account No. 111338459019380821 Opened 5/10/01 Last Active 8/17/07 CreditCard Amex P.O. Box 981537 El Paso, TX 79998 0.00 Sheet no. 1 of 10 sheets attached to Schedule of Subtotal

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

534.97

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

				-		-	Г
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U I	DISPUTED	AMOUNT OF CLAIM
Account No. 111338459019575723			Opened 4/01/01 Last Active 9/21/06		D A T E D		
Amex Po Box 297871 Fort Lauderdale, FL 33329		-	CreditCard		D		0.00
Account No. <b>44063174005</b>	t		Opened 7/01/99 Last Active 11/01/00		t		
Ballys 12440 E Imperial H Norwalk, CA 90650		-	InstallmentSalesContract				0.00
Account No. 44063712002  Ballys 12440 E Imperial H Norwalk, CA 90650		-	Opened 10/01/99 Last Active 1/01/02 InstallmentSalesContract				Unknown
Account No. <b>15881366</b>			Pinnacle Securities - alarm				
Bennett Law 1265 E. Fort Union Blvd Suite 150 Cottonwood Heights, UT 84047		-					1,688.04
Account No. 885084  C.B.U.S.A. INC. Muenich Court and Hohman Ave Hammond, IN 46325-8000		-	Midwest Eye Care & Surgery Cen				171.00
Sheet no. 2 of 10 sheets attached to Schedule of	_			Sub			1,859.04
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,059.04

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

Г	1.		I I I I I I I I I I I I I I I I I I I	1.	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No. 412174151076			Opened 11/11/98 Last Active 3/09/06	٦.	DATED		
Cap One Pob 30281 Salt Lake City, UT 84130		-	CreditCard		D		0.00
Account No. 412174152169			Opened 12/01/98 Last Active 3/01/00	t			
Cap One Pob 30281 Salt Lake City, UT 84130		_	CreditCard				0.00
Account No. <b>486236251260</b>	┢		Opened 12/15/04 Last Active 4/08/06	t			
Cap One Pob 30281 Salt Lake City, UT 84130		-	CreditCard				0.00
Account No. <b>529107152626</b>			Opened 12/01/98 Last Active 1/01/05				
Cap One Po Box 85015 Richmond, VA 23285-5075		_					0.00
Account No. <b>529107256810</b>	$\vdash$		Opened 12/30/98 Last Active 6/08/07		$\vdash$		0.30
Cap One Pob 30281 Salt Lake City, UT 84130		_	CreditCard				0.00
Sheet no. <b>_3</b> of <b>_10</b> _ sheets attached to Schedule of	<u> </u>		<u> </u>	Sub	L tota	1 <u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

	1.	1	t the transfer of the transfer	1.	l	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	U	DISPUTED	AMOUNT OF CLAIM
Account No. 422765200147			Opened 8/02/07 Last Active 1/21/08	٦	D A T E D		
Chase- Bp 800 Brooksedge Blv Westerville, OH 43081		-	CreditCard		D		896.00
Account No. <b>8280453</b>	┢		Citibank ( South Dakota ) NA - Sears Card	1			
Citycards P.O.Box 1503 Saint Peters, MO 63376		-					1,696.65
Account No. <b>823237601</b>	_		0	-		_	1,090.05
Collection 15 Union St Lawrence, MA 01840		-	Opened 12/07/08 Collection 11 Us Cellular Chica				747.00
Account No. 4585493			Opened 8/01/04 Last Active 5/01/04				
Collection Company O 700 Lonwater Dr Norwell, MA 02061		-	Collection Trace Ambulance				640.00
Account No. <b>6801799</b>	f		Opened 2/06/03 Last Active 4/01/07	$\dagger$	$\vdash$	$\vdash$	
Corp Am Fcu 2075 Big Timber Ro Elgin, IL 60123		-	CreditCard				1,479.00
Sheet no. 4 of 10 sheets attached to Schedule of				Sub			5,458.65
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

	1.	1	t the transfer of the transfer	1.		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Ü	DISPUTED	AMOUNT OF CLAIM
Account No. <b>2402549</b>			Opened 8/23/07	T	D A T E D		
Credtrs Coll Pob 63 Kankakee, IL 60901		-	Collection Med1 02 Echo Ltd		D		343.00
Account No. <b>346649703</b>			Opened 10/01/90	+			
Devry Inc 1 Tower Ln Ste 1000 Oakbrook Terrace, IL 60181		-	Employment				Unknown
Account No. <b>408677961</b>	┞		Advocate-South Suburban Hospital	+			Olikilowii
Harris & Harris, Ltd. 600 W. Jackson Blvd., Suite 400 Chicago, IL 60661		_					50.00
Account No. <b>4248368505</b>			Opened 11/03/08	$\dagger$			
I C System Po Box 64378 Saint Paul, MN 55164		_	Collection 10 At T				338.54
Account No. <b>8575641</b>			Capital One/ Resurgent Capital Services LP	$\dagger$			
JCC J.C. Christensen PO BOX 519 Sauk Rapids, MN 56379		_					5,914.19
Sheet no5 of _10_ sheets attached to Schedule of			<u>L</u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,645.73

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor ,	

	_				1.	-	
CREDITOR'S NAME,	6	Hus	band, Wife, Joint, or Community	18	U	D	
MAILING ADDRESS	CODEBT	н	DATE OF AIM WAS INCUIDED AND	CONT	ĮË	DISPUTED	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		ď	Ü	
THIS THE COUNTY THE MEDILE		J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setory, so state.	NG E N	ļρ̈́	D	
Account No. 10288-1				<b>∀</b>	T		
				$\vdash$	D		
Jeffery M. Leving, LTD							
19 S. La Salle, Suite 450		-					
Chicago, IL 60603							
							3,736.50
Account No. <b>307797</b>			Opened 12/17/04 Last Active 8/09/08	T	T		
			ChargeAccount				
Kay Jewelers			<del>-</del>				
375 Ghent Rd		_					
Akron, OH 44333							
AKION, OH 44555							
							574.00
Account No. <b>529107256810</b>			Opened 2/28/08 Last Active 4/28/08	1			
			FactoringCompanyAccount				
Lvnv Funding			<b>3 7</b>				
P.O. B 10584		_					
Greenville, SC 29603							
							5,888.00
Account No. 1000527413	П		Advocate Heath Center	$\top$	T	T	
Malcolm S. Gerald and Associates, I							
		_					
332 S. Michigan Avenue, Suite 600							
Chicago, IL 60604							
							49.00
Account No. <b>714907280</b>	П		Opened 9/28/08	T	T		
			Collection 06 Progressive Insur				
Nco Fin /99			•				
Pob 41466		<u> </u>					
Philadelphia, PA 19101							
							134.00
Sheet no. 6 of 10 sheets attached to Schedule of	ш			Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				10,381.50
Chaditana Haldina Ilmaaannad Maaaai-aita (11-ia-							

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor ,	

	1.	l	akand Wife Lint or Opposite	10	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Ü	DISPUTED	AMOUNT OF CLAIM
Account No. 2043			Opened 4/15/05 Last Active 1/13/09	Т	D A T E D		
Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	Other Utility Company				950.00
Account No. <b>25459031000004717</b>	┢		Opened 9/18/06 Last Active 3/19/09	+			
Phone Co Cr 300 W Washington Chicago, IL 60606		-	Unsecured				
							1,466.00
Account No. 25453177346649703  Phone Co Cr 300 W Washington Chicago, IL 60606		-	Opened 4/01/99 Last Active 6/01/00 Unsecured				0.00
Account No. <b>25454318000004717</b>	╁		Opened 10/09/03 Last Active 9/15/06				
Phone Co Cr 300 W Washington Chicago, IL 60606		-	Unsecured				0.00
Account No.	$\vdash$		Medical-Lab	+			
Quest Diagnostics POB 64804 Baltimore, MD 21264		_					105.00
Sheet no7 of _10_ sheets attached to Schedule of	•			Sub			2,521.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,021.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIGUIDATED CONTINGENT CREDITOR'S NAME. **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 906476676010005200 Opened 2/11/05 Last Active 11/01/06 Other Student Loan Sallie Mae Po Box 9500 Wilkes Barre, PA 18773 91.016.00 Account No. 3466497031016 Opened 6/01/96 **Employment** Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444 Unknown Account No. 512107194611 Opened 10/27/06 Last Active 7/02/08 CreditCard Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117 4,952.00 Account No. 504994137521 Opened 10/27/06 Last Active 2/03/08 ChargeAccount Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117 1,768.00 Account No. 3466497031012 Opened 6/01/96 Last Active 3/01/00 **Employment** Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044 0.00 Sheet no. **8** of **10** sheets attached to Schedule of Subtotal 97,736.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
_		Debtor	

	1.		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1.	1	<u> </u>	<del> </del>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFIRGER	Ü	DISPUTED	AMOUNT OF CLAIM
Account No. 3466497031112			Opened 7/01/93 Last Active 3/01/00	٦т	D A T E D		
Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044		_	Employment		D		0.00
Account No. <b>603532021442</b>	┢		Opened 10/06/06 Last Active 7/02/08	+			
Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117		_	ChargeAccount				
							761.00
Account No. PD029-40602-17600002  The Payday Loan Store of Illinois, 1006B 162 ST. South Holland, IL 60473		_					2.070.20
Account No. <b>4431391371557020</b>	-		Opened 3/01/99 Last Active 2/01/03	+	$\vdash$		3,078.28
United Cu 309 W Washington #350 Chicago, IL 60606		_					Unknown
Account No. <b>3466497031</b>			Opened 2/05/00 Last Active 2/18/05	+			
Us Dep Ed 501 Bleeker Street Utica, NY 13502		_	Other Student Loan				0.00
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			3,839.28

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Moore	Case No.	
•		Debtor	

						_	1
CREDITOR'S NAME,	0		sband, Wife, Joint, or Community	6	N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U I D	S P U T E D	AMOUNT OF CLAIM
Account No. <b>711122786</b>			US Cellular/Chicago/NW IN 869	ľ	A T E D		
Valentine & Kebartas, Inc. POB 325 Lawrence, MA 01842		-			D		747.90
Account No.							
Account No.	T	T		T	T		
Account No.							
Account No.							
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of				Subi	tota	l	747.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	747.90
			(Report on Summary of So		ota lule		129,984.68

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B6G (Official Form 6G) (12/07)

In re	Richard Moore	Case No

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Richard Moore	Case No.	
		Debtor ,	

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Richard Moore		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

7	DEDENDENTS C	NE DEDTOD AND CL	OUICE		
Debtor's Marital Status:		OF DEBTOR AND SE AGE(S):	POUSE		
Separated RELATIONSHIP(S): None.					
Employment:	DEBTOR		SPOUSE		
Occupation	Field Technician				
Name of Employer	AT&T				
How long employed	12 years				
Address of Employer	2011 W. Hasting Chicago, IL				
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR	Ç	SPOUSE
	, and commissions (Prorate if not paid monthly)	\$	5,256.33	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	5,256.33	\$	N/A
4. LESS PAYROLL DEDUCT	TONG				
a. Payroll taxes and socia		\$	1,383.70	\$	N/A
b. Insurance	is security	\$ <del>-</del>	260.00	\$	N/A
c. Union dues		<u> </u>	0.00	\$ <del></del>	N/A
	See Detailed Income Attachment	\$	2,453.12	\$	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	4,096.82	\$	N/A
6. TOTAL NET MONTHLY T	CAKE HOME PAY	\$_	1,159.51	\$	N/A
7. Regular income from operati	ion of business or profession or farm (Attach detailed state	ment) \$ _	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends	upport payments payable to the debtor for the debtor's use	\$_	0.00	\$	N/A
dependents listed above		\$	0.00	\$	N/A
11. Social security or governme (Specify):		\$	0.00	\$	N/A
(Specify).			0.00	\$ <del></del>	N/A
12. Pension or retirement incor	me	<u> </u>	0.00	\$	N/A
13. Other monthly income		· <del>-</del>			-
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$_	1,159.51	\$	N/A
16 COMBINED AVERAGE N	15)	\$	1,159.5	1	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Richard Moore				Case No.	
			I	Debtor(s)		

# $\underline{\textbf{SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)}}$

# **Detailed Income Attachment**

# **Other Payroll Deductions:**

child support	\$ 1,082.40	\$ N/A
401k	\$ 455.00	\$ N/A
401k loan	\$ 915.72	\$ N/A
Total Other Payroll Deductions	\$ 2,453.12	\$ N/A

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B6J (Official Form 6J) (12/07)

In re	Richard Moore	Case No.	
		Debtor(s)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form		ly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household expenditures labeled "Spouse."	l. Complete a separate schedu	ıle of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,430.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	40.00
c. Telephone	\$	50.00
d. Other	<u> </u>	0.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	150.00
5. Clothing	\$	25.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	\$ \$	25.00 25.00
8. Transportation (not including car payments)	\$ 	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	0.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	230.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included plan)	in the	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement		0.00
17. Other child support (total 5 orders less paycheck deductions		2,559.60
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedif applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	ules and, \$	5,234.60
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within th following the filing of this document:	e year	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,159.51
b. Average monthly expenses from Line 18 above	\$	5,234.60
c. Monthly net income (a. minus b.)	\$	-4,075.09

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Moore			Case No.			
			Debtor(s)	Chapter	7		
	<b>DECLARATION</b> 0	CONCERN	ING DEBTOR'S SO	CHEDUL	ES		
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR		
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
	sheets, and that they are true and co	orrect to the b	est of my knowledge, info	mation, and	belief.		
Date	October 29, 2009	Signature	/s/ Richard Moore				
			Richard Moore				
			Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Moore		Case No.		
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$46,094.00 thru 9-14-09: Debtor Employment Income \$99,433.00 2008: Debtor Employment Income \$87,636.00 2007: Debtor Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

OWING

AMOUNT PAID

ELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION LeRhonda Bean v. Richard child support Circuit Court of Cook Co., Moore, Case No. 02 D Richard Daley Center, Chgo, 650714 Richard Moore v. Bobbie Circuit Court of Cook Co., child support Chambers, Case No. 04 D Richard Daley Center, Chgo, 650714 Jessie Tucker v. Richard child support Circuit Court of Cook Co., Moore, Case No. 07 D 52672 Richard Daley Center, Chgo, Djenaba Williams v. Richard Circuit Court of Cook Co., Child Support Moore, Case No. 08 D 90632 Richard Daley Center, Chicago, IL

3

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING DISPOSITION AND CASE NUMBER AND LOCATION

Richard Moore v. Kasandra Child support Circuit Court of Cook Co., Hunt, Case No. 09 D 79919 Richard Daley Center,

Chicago, IL

Circuit Court of Cook Co., Citibank South Dakota v. suite **Judgment** Richard J Moore, Case No. Richard Daley Center,

09 M1 114549 Chicago, IL

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF DATE OF SEIZURE **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF FORECLOSURE SALE. DESCRIPTION AND VALUE OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF CASE TITLE & NUMBER OF CUSTODIAN **ORDER PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Lawson Law Group, Inc. 1633 S. Michigan Ave. Chicago, IL 60616 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 9/25/09, 10/23/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,000.00, \$200.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None 1

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None If the deb

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20 Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESSAMOUNT OF MONEYOF RECIPIENT,DATE AND PURPOSEOR DESCRIPTION ANDRELATIONSHIP TO DEBTOROF WITHDRAWALVALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 29, 2009	Signature	/s/ Richard Moore	
			Richard Moore	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# **United States Bankruptcy Court Northern District of Illinois**

In re Richard Moore	Debtor(s)	Case No.	
		Chapter	7
CHAPTER 7 INDIVIDUAL	L DEBTOR'S STATEN	MENT OF INTEN	TION
PART A - Debts secured by property of the estate.  property of the estate. Attach additional pa		ompleted for EAC	<b>H</b> debt which is secured by
Property No. 1			
Creditor's Name: Citimortgage	Describe Prop Conventional McArthur Ct,	perty Securing Debt RealEstateMortgage Dolton, IL	: e 750
Property will be (check one):			
☐ Surrendered ■ R	Retained		
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain <u>retain and pay</u> (for example,		§ 522(f)).	
Property is (check one):			
■ Claimed as Exempt	☐ Not claimed	l as exempt	
PART B - Personal property subject to unexpired leases. Attach additional pages if necessary.)  Property No. 1	. (All three columns of Par	t B must be complete	ed for each unexpired lease.
Lessor's Name: -NONE-  Describe I	Leased Property:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
declare under penalty of perjury that the above indipersonal property subject to an unexpired lease.  Date October 29, 2009	icates my intention as to ignature /s/ Richard Mo		estate securing a debt and/o

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United States Bankruptcy Court
Northern District of Illinois

In re	Richard Moore			Case No.	
		Debtor(s)	Chapter	7	

	DISCLOSURE OF COMPENSATION O	F ATTORNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept	\$	1,500.00	
	Prior to the filing of this statement I have received	\$ <u></u>	1,500.00	
	Balance Due	\$	0.00	
2.	\$			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with any	other person unless they are m	nembers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation with a perso copy of the agreement, together with a list of the names of the people			
6.	In return for the above-disclosed fee, I have agreed to render legal services	for all aspects of the bankrupt	cy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs a</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation.</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to marker reaffirmation agreements and applications as needed;</li> <li>522(f)(2)(A) for avoidance of liens on household goods</li> </ul>	nd plan which may be required on hearing, and any adjourned et value; exemption planni preparation and filing of n	; hearings thereof; ing; preparation and filing of	
7.	By agreement with the debtor(s), the above-disclosed fee does not include Representation of the debtors in any dischargeability a any other adversary proceeding.		ances, relief from stay actions or	
	CERTIFICAT	TION		
this	I certify that the foregoing is a complete statement of any agreement or are bankruptcy proceeding.	angement for payment to me for	or representation of the debtor(s) in	
Date	red: October 29, 2009 /s/ Nic	cole G. Lawson		
		e G. Lawson #6239473		
		awson Law Group, Inc. S. Michigan Ave.		
	Chica	go, IL 60616		
		91-4100 Fax: 312-294-410	14	
	Into@	lawsonlawgroup.com		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Nicole G. Lawson #6239473	X /s/ Nicole G. Lawson	October 29, 2009				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
1633 S. Michigan Ave.						
Chicago, IL 60616						
312-291-4100						
info@lawsonlawgroup.com						
Cer	rtificate of Debtor					
I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Richard Moore	X /s/ Richard Moore	October 29, 2009				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

# United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois					
In re	Richard Moore		Case No.		
		Debtor(s)	Chapter 7		
	V	ERIFICATION OF CREDITOR MA	ATRIX		
		Number of C	Creditors:	50	
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and correct to	the best of my	
Date:	October 29, 2009	/s/ Richard Moore Richard Moore Signature of Debtor			

Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222

Account Recovery Service, Inc 3031 N 114th St Milwaukee, WI 53222

ACL P.O.BOX 27901 West Allis, WI 53227

ADT Security Services, Inc.

Advocate Health Centers, INC. 21014 Network Place Chicago, IL 60673-1210

AMCA 2269 S. Saw Mill River Road Building 3 Elmsford, NY 10523

Amex P.O. Box 981537 El Paso, TX 79998

Amex Po Box 297871 Fort Lauderdale, FL 33329

Ballys 12440 E Imperial H Norwalk, CA 90650

Bennett Law 1265 E. Fort Union Blvd Suite 150 Cottonwood Heights, UT 84047

Blatt, Hasenmiller Leibsker & Moore 125 S. Wacker Rd Suite 400 Chicago, IL 60606 Bobbie Chambers 9653 S Claremont Chicago, IL 60643

C.B.U.S.A. INC. Muenich Court and Hohman Ave Hammond, IN 46325-8000

Cap One Pob 30281 Salt Lake City, UT 84130

Cap One Po Box 85015 Richmond, VA 23285-5075

Chase- Bp 800 Brooksedge Blv Westerville, OH 43081

Citimortgage Po Box 9438 Gaithersburg, MD 20898

Citycards P.O.Box 1503 Saint Peters, MO 63376

Client Services, Inc. 3451 Harry Truman Bvl Saint Charles, MO 63301-4047

Collection 15 Union St Lawrence, MA 01840

Collection Company O 700 Lonwater Dr Norwell, MA 02061

Corp Am Fcu 2075 Big Timber Ro Elgin, IL 60123 Credtrs Coll Pob 63 Kankakee, IL 60901

Devry Inc 1 Tower Ln Ste 1000 Oakbrook Terrace, IL 60181

Harris & Harris, Ltd. 600 W. Jackson Blvd., Suite 400 Chicago, IL 60661

I C System
Po Box 64378
Saint Paul, MN 55164

Ijnanya Williams unknown

Ildptpubaid 509 S. 6th Street Springfield, IL 62701

Jalen Tucker unknown

JCC J.C. Christensen PO BOX 519 Sauk Rapids, MN 56379

Jeffery M. Leving, LTD 19 S. La Salle, Suite 450 Chicago, IL 60603

Kasandra Hunt unknown

Kay Jewelers 375 Ghent Rd Akron, OH 44333

LeRhonda Bean 3745 W. 137th St Robbins, IL

Lvnv Funding P.O. B 10584 Greenville, SC 29603

Malcolm S. Gerald and Associates, I 332 S. MIchigan Avenue, Suite 600 Chicago, IL 60604

Nco Fin /99 Pob 41466 Philadelphia, PA 19101

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Phone Co Cr 300 W Washington Chicago, IL 60606

Quest Diagnostics POB 64804 Baltimore, MD 21264

Redline Recovery Services, LLC 6201 Bonhomme St., Suite 100S Houston, TX 77036

Sallie Mae Po Box 9500 Wilkes Barre, PA 18773

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117

Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

The Payday Loan Store of Illinois, 1006B 162 ST. South Holland, IL 60473

United Cu 309 W Washington #350 Chicago, IL 60606

Us Dep Ed 501 Bleeker Street Utica, NY 13502

Valentine & Kebartas, Inc. POB 325 Lawrence, MA 01842